SEC Form 4	
------------	--

Check this box

Instruction 1(b)

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

OMB Number:	3235-0287								
Estimated average burden									
hours per response:	0.5								

Check this box if no longer subject to	STATEMENT	
Section 16. Form 4 or Form 5		
obligations may continue. See		

ENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Michalek Libor Affirm Holdings, Inc. [AFRM] (Check all applicable) (Last) (First) (Midde) C/O AFFIRM HOLDINGS, INC. 3. Date of Earliest Transaction (Month/Day/Year) Officer (give title Dther (specify below) 650 CALIFORNIA STREET 4. If Amendment, Date of Original Filed (Month/Day/Year) 6. Individual or Joint/Group Filing (Check Applicable Line) (Street) SAN FraANCISCO CA 94108 (City) (State) (Zip) Rule 10b5-1(c) Transaction Indication is satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10. Form filed by Owner that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.																
(Last) (First) (Middle) C/O AFFIRM HOLDINGS, INC. 6.0 650 CALIFORNIA STREET 4. If Amendment, Date of Original Filed (Month/Day/Year) 6. Individual or Joint/Group Filing (Check Applicable Line) (Street) SAN FRANCISCO CA 94108 (City) (State) (Zip) Rule 10b5-1(C) Transaction Indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10. Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1. Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Year) 3. Transaction Code (Instr. 3) 3. Transaction Date (Instr. 4) 6. Ownership (Instr. 4) 6. Ownership (Instr. 4)	1. Name and Address of Reporting Person [*] Michalek Libor											k all applicable)	,			
(Street) SAN SAN SAN SAN San Hold (Market Market M	· /											below)	below			
(Street) SAN FRANCISCO CA 94108 City) (State) Form filed by More than One Reporting Person City) (State) Cleck this box to indicate that a transaction Indication City) (State) Cleck this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10. Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1. Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Year) 3. 2. Transaction Date (Month/Day/Year) 3. 2. Transaction Date (Month/Day/Year) 3. 3. 7. Nature 0 code (Instr. 8) 5. Amount of Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) 5. Amount of Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) 6. Ownership Form: Direct (D) or Indirect (D) or Indirect	650 CALIFORNIA STREET															
SAN FRANCISCO CA 94108 Form filed by More than One Reporting Person (City) (State) (Zip) Rule 10b5-1(c) Transaction Indication Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10. Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned Table I - Non-Derivative Securities Acquired, Disposed of (D) (Instr. 3) 2. Transaction Date (Month/Day/Year) 2A. Deemed Execution Date, if any (Month/Day/Year) 3. A. Deemed Execution Date, if any (Month/Day/Year) 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) 5. Amount of Securities (A courries (D) or indirect (D) or indincect (D) or indirect (D) or indirect (D) or indirect (D	(Street)										X	Form filed by On	e Reporting Per	son		
(City) (State) (Zip) Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10. Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1. Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Year) 24. Deemed Execution Date (if any (Month/Day/Year)) 3. Transaction (S) 5. Amount of Securites (Acquired (A) or Date (Instr. 8) 5. Amount of Securities (Acquired (A) or Disposed of (D) (Instr. 3, 4 and S) 5. Amount of Source (D) or Indirect (D) or Indi	SAN	CA	94108										re than One Re	porting		
(City) (State) (Zip) Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10. Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1. Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Year) 2. Transaction Table (Month/Day/Year) 3. Transaction Code (Instr. 4) 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) 5. Amount of Securities (D) or Indirect (D) or Ind				Rule 10b5-1(c) Transaction Indication												
1. Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Year) 2. Deemed Execution Date, if any (Month/Day/Year) 3. Transaction Date (Instr. 3) 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and Securities Beneficially Owned Following Reported Transaction(S) 5. Amount of Securities Beneficially Owned Following Reported Transaction(S) 6. Ownership (Instr. 4) 7. Nature of Indirect Beneficially Owned Following Reported Transaction(S)	(City)	(State)	(Zip)		Check this box to indicate that a transaction was made pursuant to							ct, instruction or writte 10.	en plan that is inte	nded to		
Date (Month/Day/Year) Execution Date, if any (Month/Day/Year) Transaction of any (Month/Day/Year) Disposed Of (D) (Instr. 3, 4 and 5) Securities Beneficially Owned Following Reported Transaction(s) Form: Direct (D) or Indirect (Beneficial (I) (Instr. 4)		Tal	ble I - No	n-Derivat	tive S	Securities Acq	uired,	Dis	posed of, o	or Ber	neficially	Owned	-			
Code V Amount (A) or Price Transaction(s)	Date			Date	-	Execution Date, if any	Transaction Disposed Of (D) (Instr. 3, Code (Instr. 5)				, 4 and Securities Beneficially Owned Following		of Indirect Beneficial Ownership			
							Code V		Amount	(A) or (D)	Price	Transaction(s)		(insu. 4)		

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transac Code (II 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership
			Code	v	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)		(Instr. 4)
Class A Common Stock	07/01/2023		М		7,969	A	\$ <mark>0</mark>	117,169	D	
Class A Common Stock	07/01/2023		F		2,756 ⁽¹⁾	D	\$15.33	114,413	D	
Class A Common Stock								873,294	I	Michalek 2007 Trust dated March 21, 2007 ⁽²⁾

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

	(e.g., puis, variants, options, convertible securities)														
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transac Code (li 8)		of		6. Date Exer Expiration D (Month/Day/	ate	7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Restricted Stock Units	(3)	07/01/2023		М			5,633	(4)	(4)	Class A Common Stock	5,633	\$0	67,592	D	
Restricted Stock Units	(3)	07/01/2023		М			2,336	(5)	(5)	Class A Common Stock	2,336	\$0	88,752	D	

Explanation of Responses:

1. Represents the number of shares of the Issuer's Common Stock withheld to satisfy the Reporting Person's tax obligation in connection with the settlement of shares of Common Stock underlying the Reporting Person's restricted stock units that vested on July 1, 2023.

2. The shares are held by the Michalek 2007 Family Trust dated March 21, 2007. The Reporting Person and his spouse are trustees of the trust.

3. Each Restricted Stock Unit (RSU) represents a contingent right to receive one share of the Issuer's Class A Common Stock.

4. Restricted stock unit grant vests over four and one-half years, commencing as of January 1, 2021, the vesting commencement date. The first 5% of the shares vest on the six-month anniversary of the vesting commencement date, and the remainder of the shares vest in quarterly installments over the remaining four years, in annual aggregate amounts equal to 15%, 20%, 30% and 30%, respectively, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.

5. The RSUs vest in 48 equal monthly installments beginning October 1, 2022, subject to the Reporting Person's continuous service with the Issuer as of each vesting date. This grant has no expiration date. Remarks:

/s/ David Ritenour, Attorney-

in-Fact

07/05/2023

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.